

## AGENDA ITEM SUMMARY

Department: Benefits Office

**DISPOSITION:** \_\_\_\_\_ **AGENDA ITEM #** \_\_\_\_\_

KS-1



Office of the Employee Services Division Director  
The Historic Gato Cigar Factory  
1100 Simonton Street, Suite 268  
Key West, FL 33040  
(305) 292-4458 – Phone  
(305) 292-4564 – Fax



**BOARD OF COUNTY COMMISSIONERS**

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TO: Board of County Commissioners

FROM: Teresa Aguiar, Director  
Employee Services *TAA*

DATE: September 26, 2006

SUBJ: Renewal rates – Dental & Vision

This item requests approval to continue dental and vision coverage through American General to become effective January 1, 2007 through January 1, 2008. The policy became originally effective on January 1, 2004. This is the fourth (annual) renewal of this policy.

- Vision: Renewal at the same rate
- Dental: Due to dental claims exceeding the dental premium last year, the rate is increasing 15%. This is believed to be a reasonable rate renewal since the high claims level was calculated to call for a 22.93% increase.

It is staff's recommendation to renew this policy for an additional year and request bid proposals prior to the next renewal period.

If you have any questions, please do not hesitate to contact me at X4458.



October 17, 2006

Mrs. Maria Z. Fernandez  
Group Insurance Administrator  
Monroe County Board of County Commissioners  
1100 Simonton St, Room 2-268  
Key West, FL 33040

**Re:   Renewal Notice                                   January 1, 2007 - REVISED**  
      **Group Insurance Policy                   G245196 & V252804**  
      **Group Name                               Monroe County Board of County Commissioners**

Dear Maria:

Thank you for your continued business!

Our underwriters have carefully reviewed the demographics of your employee group since the inception of coverage, the claims experience for your group over that same time period and the claims experience for all groups with similar coverage and demographics. Based on our evaluation of this information, the following renewal rates will become effective January 1, 2007

**G245196 Renewal Effective 1/01/2007**

Coverage	Existing Rate	Renewal Rate	Rate Basis	# of Lives
Dental	\$29.56	\$33.99	EE	732
	\$57.28	\$65.87	ES	163
	\$61.81	\$71.08	EC	81
	\$89.53	\$102.96	EF	77

**V252804 Renewal Effective 1/01/2007**

Coverage	Existing Rate	Renewal Rate	Rate Basis	# of Lives
Voluntary Vision	\$4.70	\$4.70	EE	732
	\$9.10	\$9.10	ES	163
	\$9.50	\$9.50	EC	81
	\$15.10	\$15.10	EF	77

**American General Life Companies**  
Group Benefits and Financial Institutions

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October 17, 2006

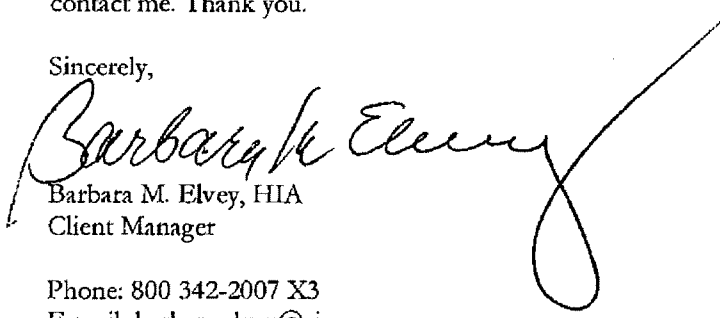
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As your dedicated Client Manager, you can look to me to assist you with any questions or concerns you may have about your group insurance, including:

- Renewal of your current plan
- Service assistance (benefits, billing, claims, policies and procedures)
- Supplies, marketing communications and brochures, certificates
- Enrollment meetings
- New lines of coverage

For more information or if you have any questions about your group insurance plan, please feel free to contact me. Thank you.

Sincerely,



Barbara M. Elvey, HIA  
Client Manager

Phone: 800 342-2007 X3

E-mail: [barbara.elvey@aig.com](mailto:barbara.elvey@aig.com)

cc: Emilio Monte  
HealthSpectrum

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Group Benefits and Financial Institutions

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